DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

my residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AMORTIZATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM (Docket No. 9435), the specification of which

\boxtimes	is attached hereto.			
	was filed on as Applica (if applicable)	tion Serial No. and was amend	ded on	
I hereby state specification	e that I have reviewed and, including the claims, as	d understand the contents of the amended by any amendment is	e above-ide referred to	entified above.
I acknowledg this applicati	ge the duty to disclose into the influence of the duty to disclose influence with Ti	formation which is material to tle 37, Code of Federal Regula	the patenta ations, § 1.5	bility of 56(a).
foreign appli identified be application h	cation(s) for patent or interior interior in low any foreign application	ts under Title 35, United States ventor's certificate listed below on for patent or inventor's cert e that of the application on the	v and have iificate or a	also ny PCT
Prior Foreign	n Application(s)		Priority Claimed	
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
	on the benefit under Title sional application listed b	35, United States Code, § 119 pelow: None	(e) of any	United
U.S. Pro	ovisional Application No.	Day/Month/Year Filed		

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial Number)	(Filing Date)	(Status) (Patented/Pending/Abandoned)
09/608,355	06/29/00	Pending
09/610,646	06/29/00	Pending
09/608,681	06/29/00	Pending
09/608,675	06/29/00	Pending
09/608,342	06/29/00	Pending
09/608,682	06/29/00	Pending

And I hereby appoint:

<u>Douglas S. Foote</u> of Dayton, Ohio, Registration No. 31,013, <u>James M. Stover</u> of Dayton, Ohio, Registration No. 32,759, <u>Paul W. Martin</u> of Dayton, Ohio, Registration No. 34,870, <u>Michael Chan</u> of Dayton, Ohio, Registration No. 33,663, <u>Charlene Stukenborg</u> of Dayton, Ohio, Registration No. 40,832, and <u>John D. Cowart</u> of San Diego, California, Registration No. 38,415, all of whom are attorneys with NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479; and

George H. Gates of Los Angeles, California, Registration No. 33,500, Victor G. Cooper of Los Angeles, California, Registration No. 39,641, Karen S. Canady of Los Angeles, California, Registration No. 39,927, William J. Wood of Los Angeles, California, Registration No. 42,236, and Jason S. Feldmar of Los Angeles, California, Registration No. 39,187, all of whom are attorneys with the law firm of Gates & Cooper LLP, 6701 Center Drive West, Suite 1050, Los Angeles, California 90045;

as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. I hereby expressly waive my right to revoke the Power of Attorney granted above.

Address all telephone calls to <u>James M. Stover</u> at telephone number 937/445-7663.

Address all correspondence to <u>James M. Stover</u>, NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Full name of first or sole inventor: George Robert Hood
Inventor's signature:

Date of the state of the state

Date:

Residence: 16227 Windpiper Road Poway, California 92064

Citizenship: U.S.A.

Post Office Address: Same as above.